



Speedy recovery saves spending on premiums

Employers who are involved in helping a worker recover from injury, act fast when injury occurs and promote a safe workplace can help drive insurance premiums down according to WorkCover NSW.

Intervention is crucial when injury occurs. “Act early if a worker is injured; ensure that the worker receives timely income support and necessary treatment; keep in touch with the worker and offer suitable duties to help the worker recover and return to work as soon as possible”, the authority states.

It is also essential that employers stay abreast of the technical side of compensation claims, foster trust through good communication practice and actively participate in the injury management process if they are to enjoy lower premiums, say industry leaders.

According to Actevate Director, Robert Migliore, employers need to be well informed when it comes to injury management. “Actevate educates employers to manage simple, short term lost time injuries on their own. Its experienced case management staff, many of whom came from employer and insurer environments, are highly proficient in coaching and mentoring return to work coordinators and financial controllers in achieving fast, and durable outcomes”, he said.

Don’t rely on insurance companies to manage the entire claim, and understand the role of the rehabilitation provider in expediting a worker’s return, a study published by the Australian Journal of Rehabilitation Counselling said.

According to the study some employers are uninformed of the insurance process and rely on the insurer to manage a client, which could lengthen and complicate the already fragile task. And aside from the many benefits of good communication practice, fostering good trusting relationships with workers can help the rehabilitation process work more smoothly. “There was a perceived lack of knowledge about the rehabilitation process among employers”, the study told, “injured workers failed to cooperate with the rehabilitation process if they perceived a lack of care and support from their employers”.

Risk managers may also agree that well managed injury management plans ensure that Workers' Compensation claims are resolved on a cost effective and timely basis. Many employers could be at risk of losing out if they do not have the best resources or systems and procedures in place.

In addition to internal management systems it is essential to drive workers' compensation insurance externally through the performance of service providers, such as lawyers, loss adjusters and rehabilitation providers.

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